

Please cancel claim 3, without prejudice.

Please add the following claims:

545B3 14. A method of validating identity of a party attempting to execute a transaction, comprising the following steps:

- A2
- a) accepting an identity card from the party;
 - b) reading first and second data from the card;
 - c) presenting a message asking the party to enter the first data; and
 - d) comparing the first data entered with the first data read from the card and, if they agree, presenting a message asking the party to enter the second data; and
 - e) comparing the second data entered with the second data read from the card and, if they agree, proceeding with the transaction.

15. Method according to claim 14, in which the first and second data are stored in the card in encrypted form.

16. Method according to claim 14 and, wherein lack of agreement between an entered data and a data read from the card suspends the transaction.

545B4 17. Method according to claim 16, and further comprising the